(b) if so, what are the details of the recommendations;

(c) whether Government have taken it up with the World Bank; and

(d) if so, what is the response of World Bank thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) Yes Sir, an independent study by Prof. Cassen Vijay Joshi & Prof. Lipton has stressed the need for adequate and sustained official lending on concessional terms to India.

(c) and (d) While the question of adequate concessional lending to India has been taken up at various bilateral & multilateral fora the actual assistance pledged is finalised each year at the annual meeting of the Aid India consortium meeting.

World Bank Criticism about implementation of Social Programmes

2556. SHRI KAMAL MORARKA: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the recent World Bank report in which the Bank was critical of the manner in which Government implemented some of its social programmes;

(b) if so, what is Government's reaction thereto; and

(c) what steps are proposed to be taken by Government to remove the poverty especially in rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) The India Country Economic Memorandum, May, 1992 an annual World Bank document contains references on implementation of social programmes and suggestions for making them more cost effective and improving their targetting.

(b) World Bank studies/reports are intended to guide their lending programmes and reflect their perceptions of the policies being pursued by the Borrowers. However, Government action and policies are guided by national priorities as perceived by us.

(c) The Government of India has on its own initiative, guided by National priorities, given highest priority to social expenditure and poverty alleviation. This year the Finance Minister's budget speech has outlined India's strategy in this regard to substantially step up central plan programmes in the social sectors, rural development, education and health, to minimise the burden of adjustment on the poor and working classes.

गुजरात में बैंकों का शाखा विस्तार कार्यक्रम

2557. **श्री राम सिंह राठवा** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) सातवीं पंचवर्षीय योजनावधि के दौरान राष्ट्रीयकृत बैंकों के शाखा विस्तार कार्यक्रम के अन्तर्गत गुजरात के लिये क्या लक्ष्य रखा गया था;

(ख) भारतीय रिजर्व बैंक द्वारा उक्त अवधि के दौरान ग्रामीण बैंकों को नई शाखायें खोलने हेतु कुल कितने लाइसेंस जारी किये गये थे और उनका जिले-वार ब्यौरा क्या है ; और

(ग) सातवीं पंचवर्षीय योजना के अन्त तक वाणिज्यिक बैंकों द्वारा राष्ट्रीय औसत निवेश की तुलना में गुजरात में प्रति व्यक्ति कितना निवेश किया गया था ?